

Information to identify the case:

Debtor 1	Marina D. Guerriero	Social Security number or ITIN	xxx-xx-1758
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-13435-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marina D. Guerriero

5/2/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marina D. Guerriero
Debtor

Case No. 18-13435-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 02, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2023:

Recip ID	Recipient Name and Address
db	+ Marina D. Guerriero, 9 Churchhill Downs Drive, Tinton Falls, NJ 07724-3804
cr	+ Bank of America, N.A., c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ EnerBank USA, c/o Morton & Craig, LLC, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3124
cr	+ SN Servicing Corporation, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank Trust National Association as Trustee of, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
517364129	+ MTGLQ Investors, LP, Marionisci & Baxter, Wellington Ctr., 14643 Dallas Pkwy., Ste. 750, Dallas, TX 75254-8884
517345800	+ RAS Citron Law Offices, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
517345801	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 Sw Millikan Way, Beaverton, OR 97005

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 02 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	May 02 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: bkteam@selenefinance.com	May 02 2023 20:43:00	MTGLQ Investors, L.P., c/o Selene Finance, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546
cr	^ MEBN	May 02 2023 20:40:45	SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo LLP, 1325 Franklin Avenue - suite 160, Garden City, NY 11530-1631
517481168	Email/PDF: resurgentbknofications@resurgent.com	May 02 2023 20:48:57	Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517345805	+ EDI: BANKAMER2.COM	May 03 2023 00:34:00	Bank of America, 100 North Tyron Street, Charlotte, NC 28255-0001
517415641	+ Email/Text: ecfbnc@aldridgepите.com	May 02 2023 20:43:00	Bank of America, N.A., c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
517476609	+ EDI: BANKAMER.COM	May 03 2023 00:34:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
517345790	EDI: CAPITALONE.COM	May 03 2023 00:34:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517345788	+ EDI: CAPITALONE.COM	May 03 2023 00:34:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt

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			Lake City, UT 84130-0285
517467730	EDI: CAPITALONE.COM	May 03 2023 00:34:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517345792	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 02 2023 20:44:00	Chexsystems, Inc., Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
517345793	+ Email/PDF: creditonebknofications@resurgent.com	May 02 2023 20:48:31	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517345795	+ Email/PDF: creditonebknofications@resurgent.com	May 02 2023 20:48:54	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517345797	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	May 02 2023 20:43:00	Enerbank Usa, 1245 E Brickyard Rd Ste, Salt Lake City, UT 84106-2562
517345798	^ MEBN	May 02 2023 20:39:10	Equifax, PO Box 740241, Atlanta, GA 30374-0241
517345799	^ MEBN	May 02 2023 20:39:57	Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
517482203	Email/PDF: resurgentbknofications@resurgent.com	May 02 2023 20:48:57	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517491276	+ Email/Text: bankruptcydpt@mcmcg.com	May 02 2023 20:44:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517476433	+ Email/Text: bkteam@selenefinance.com	May 02 2023 20:43:00	MTGLQ Investors, L.P., C/O Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546
517345806	Email/Text: bkteam@selenefinance.com	May 02 2023 20:43:00	Selene Finance, 9990 Richmond, Suite 400 South, Houston, TX 77042-4546
519538740	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 02 2023 20:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518638880	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 02 2023 20:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519538739	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 02 2023 20:43:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
517347051	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517345802	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517345803	+ EDI: RMSC.COM	May 03 2023 00:34:00	Synchrony Bank/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
517345804	Email/Text: DASPUBREC@transunion.com	May 02 2023 20:43:00	Trans Union Corporation, Public Records Department, 555 West Adams St., Chicago, IL 60661
518271911	^ MEBN	May 02 2023 20:40:18	U.S. Bank Trust National Association as Trustee, of the Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518271912	^ MEBN	May 02 2023 20:40:19	U.S. Bank Trust National Association as Trustee, of the Chalet Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association as 95501-0305

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517345791	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517345789	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517345794	*+	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517345796	*+	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
518638881	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust II dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust jschwartz@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
John R. Morton, Jr.	on behalf of Creditor EnerBank USA ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Jonathan Goldsmith Cohen	on behalf of Debtor Marina D. Guerriero imclawgroupecf@gmail.com:g.jr77824@notify.bestcase.com
Jonathan C. Schwalb	on behalf of Creditor U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation bankruptcy@friedmanvartolo.com jschwalb@ecf.courtdrive.com
Robert P. Saltzman	on behalf of Creditor MTGLQ Investors L.P. dnj@pbslaw.org
Steven P. Kelly	on behalf of Creditor Bank of America N.A. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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